

FIG. 1

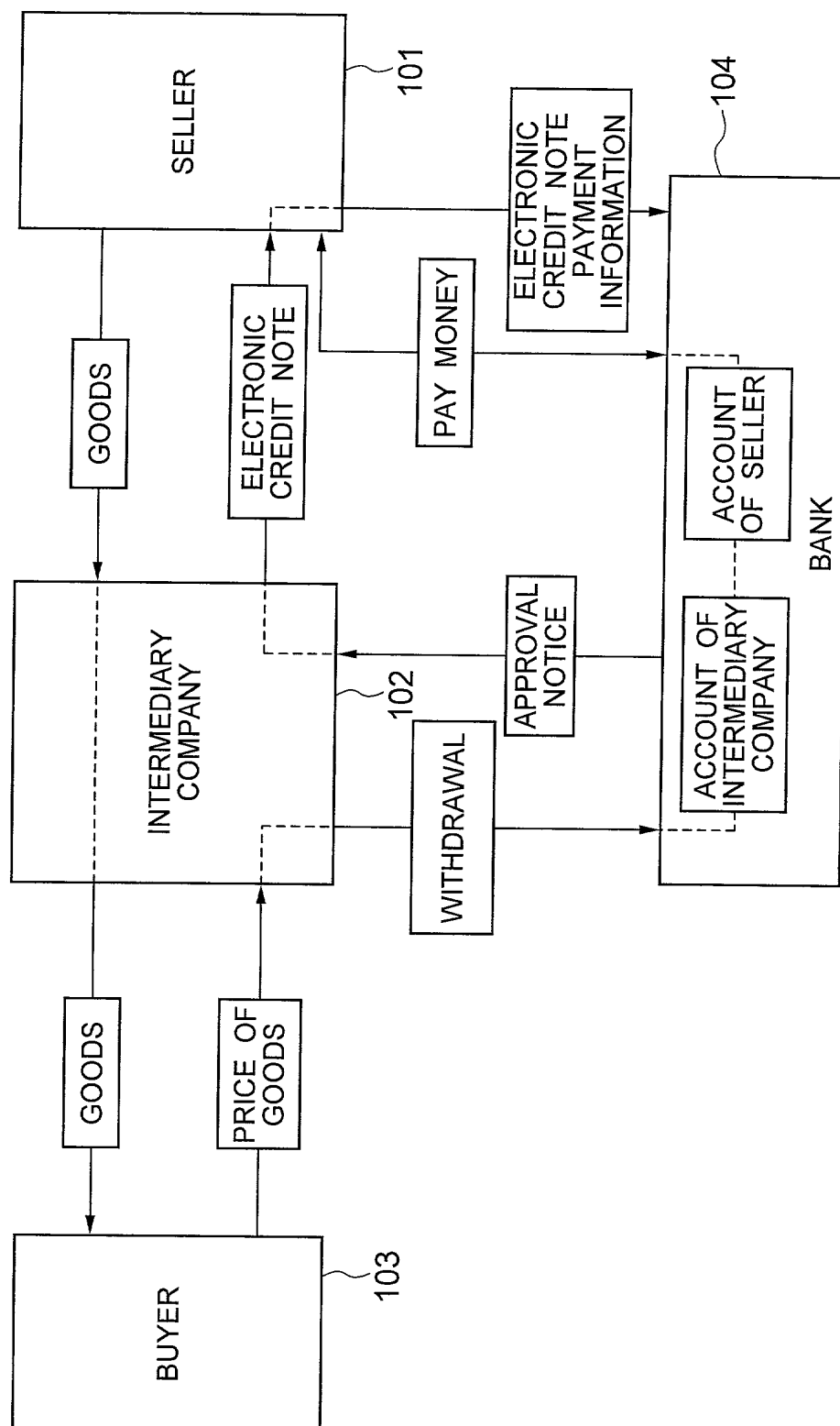


FIG. 2

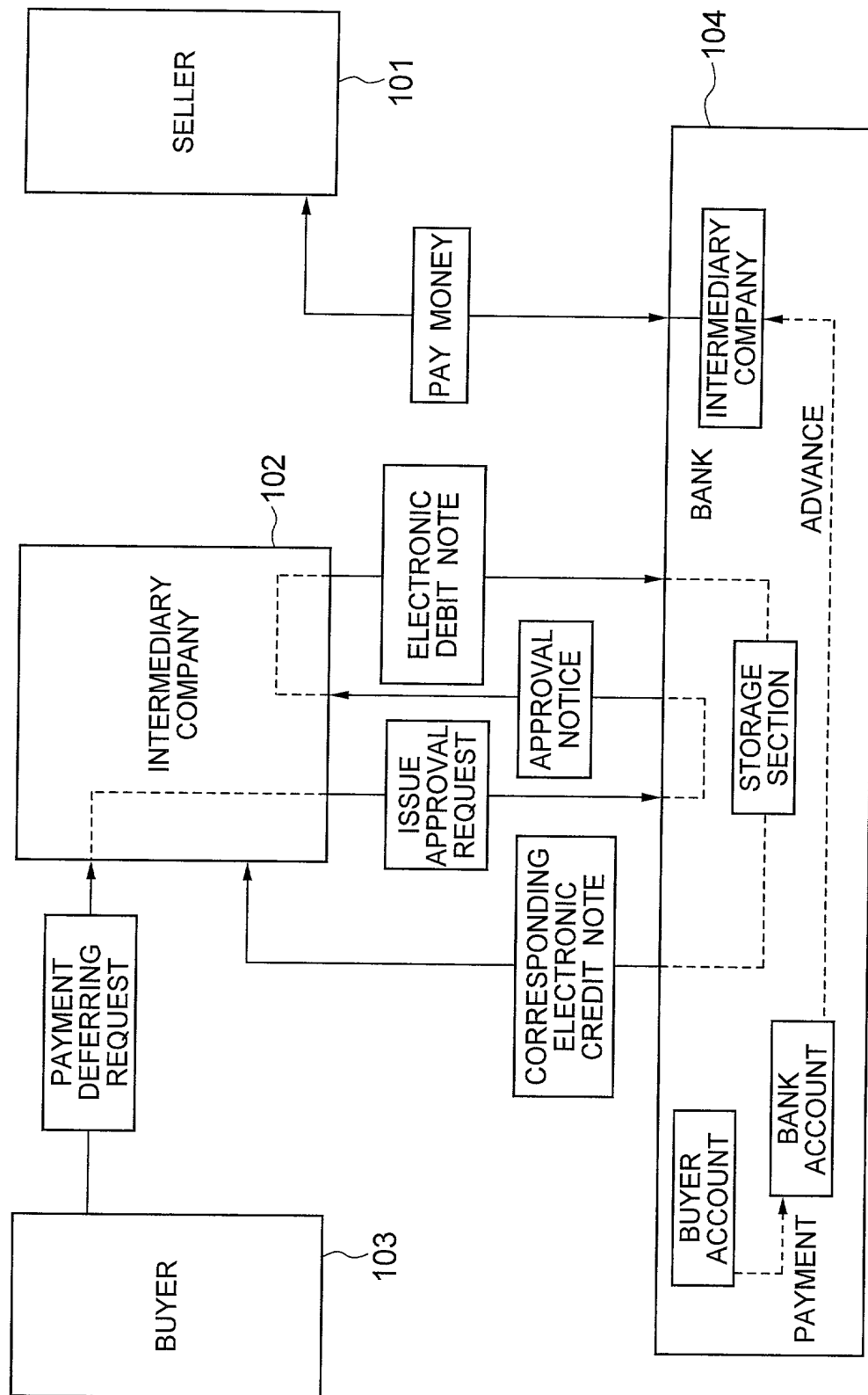
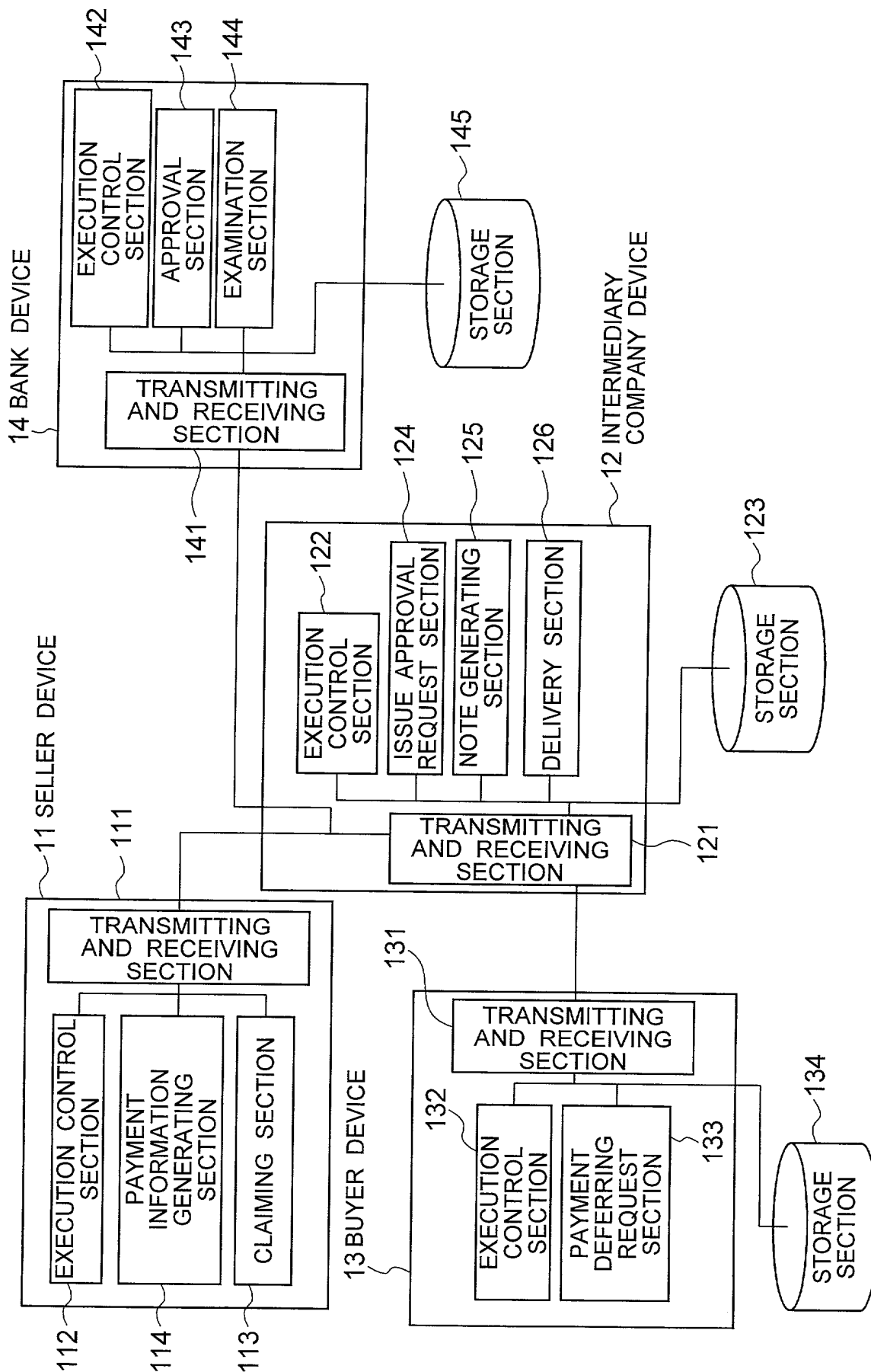
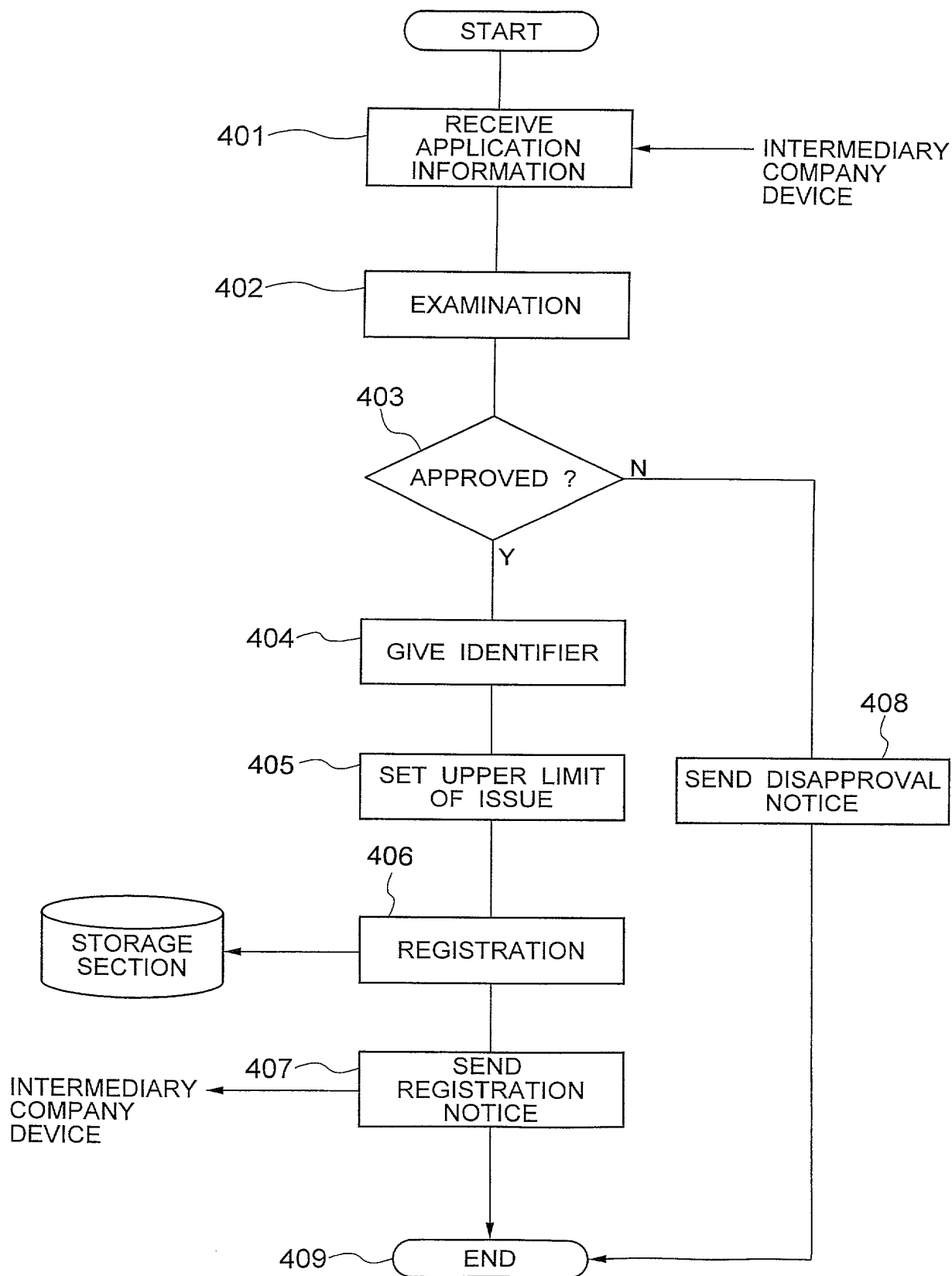


FIG. 3



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FIG. 4



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FIG. 5

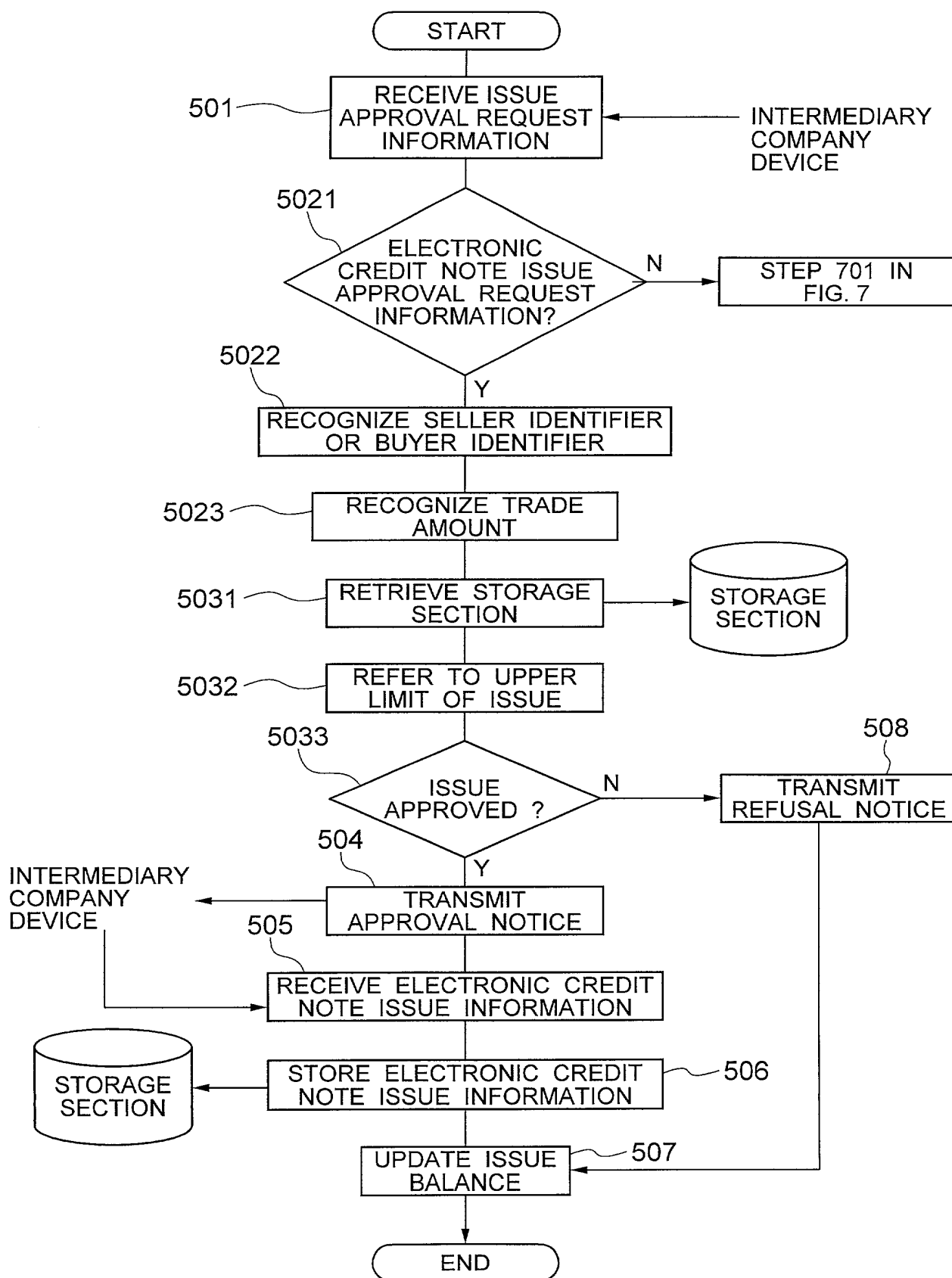
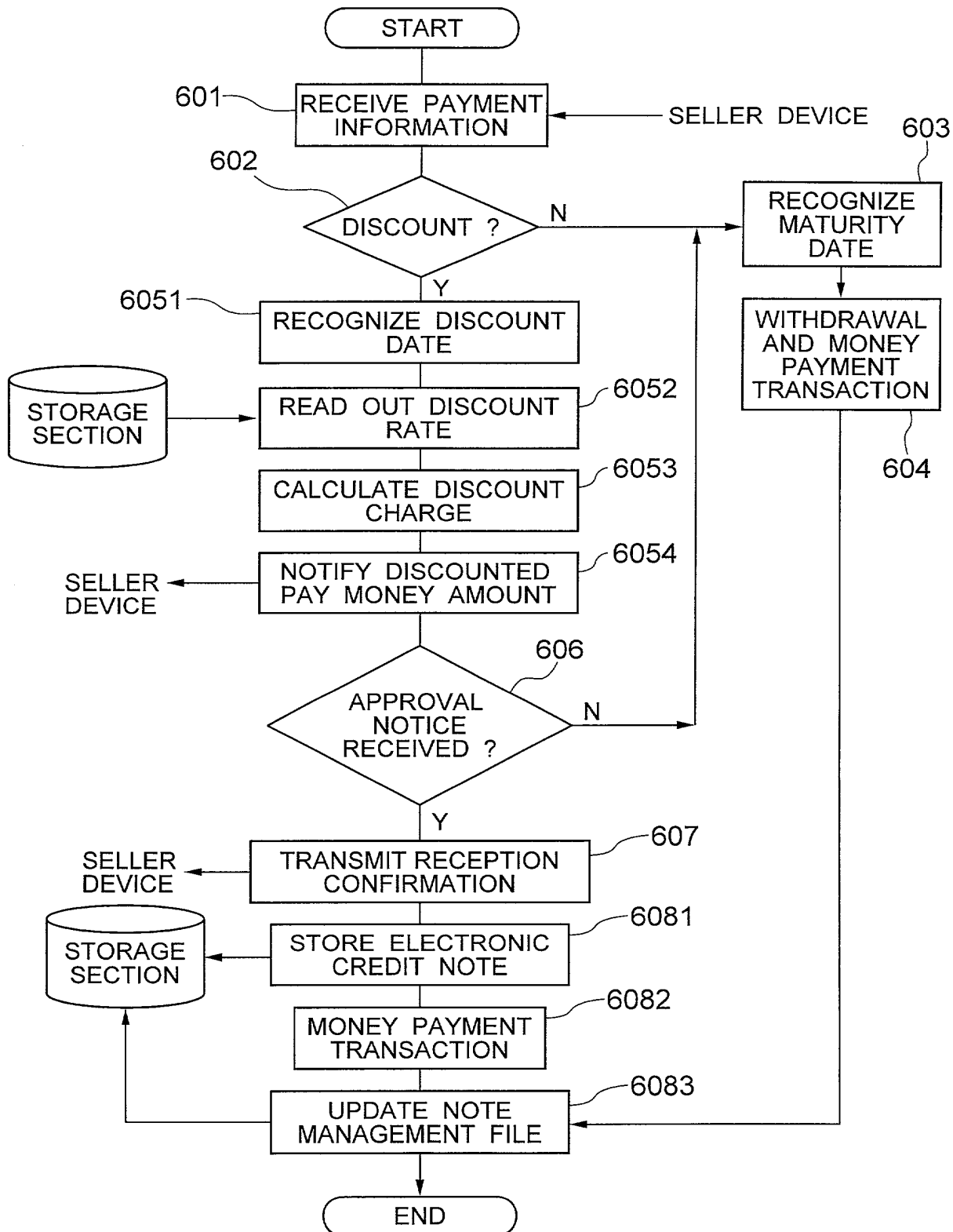


FIG. 6



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FIG. 7

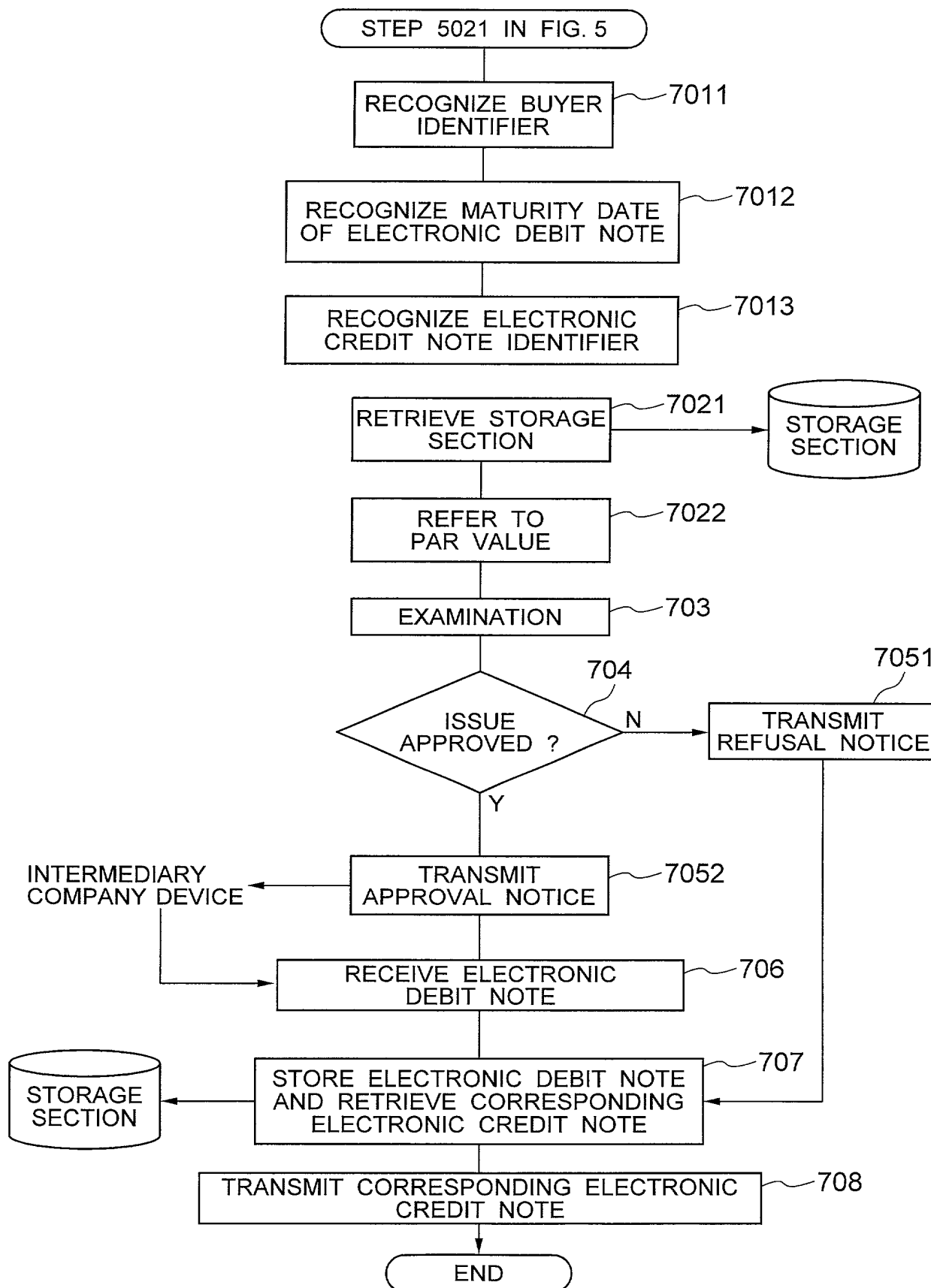
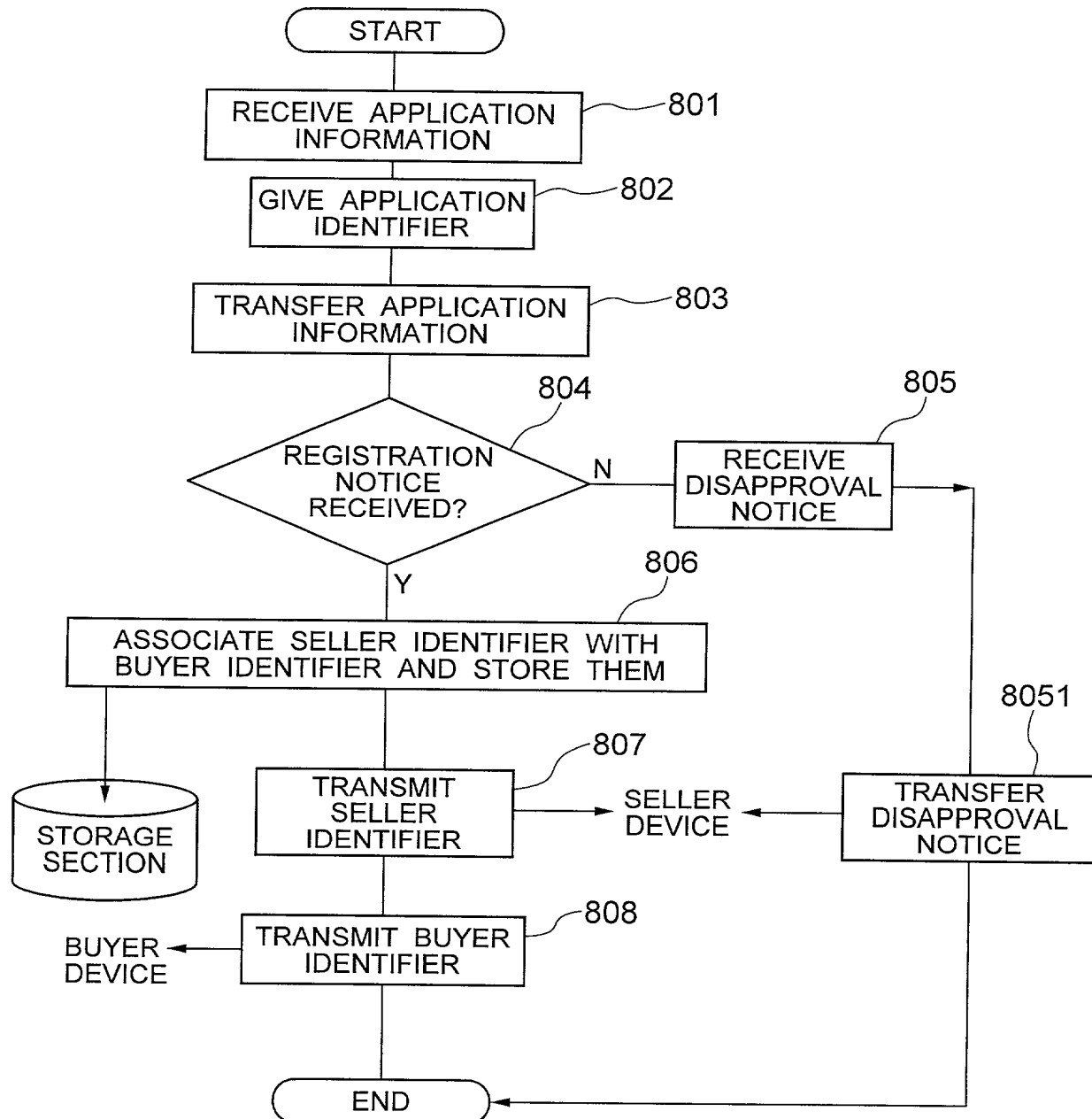
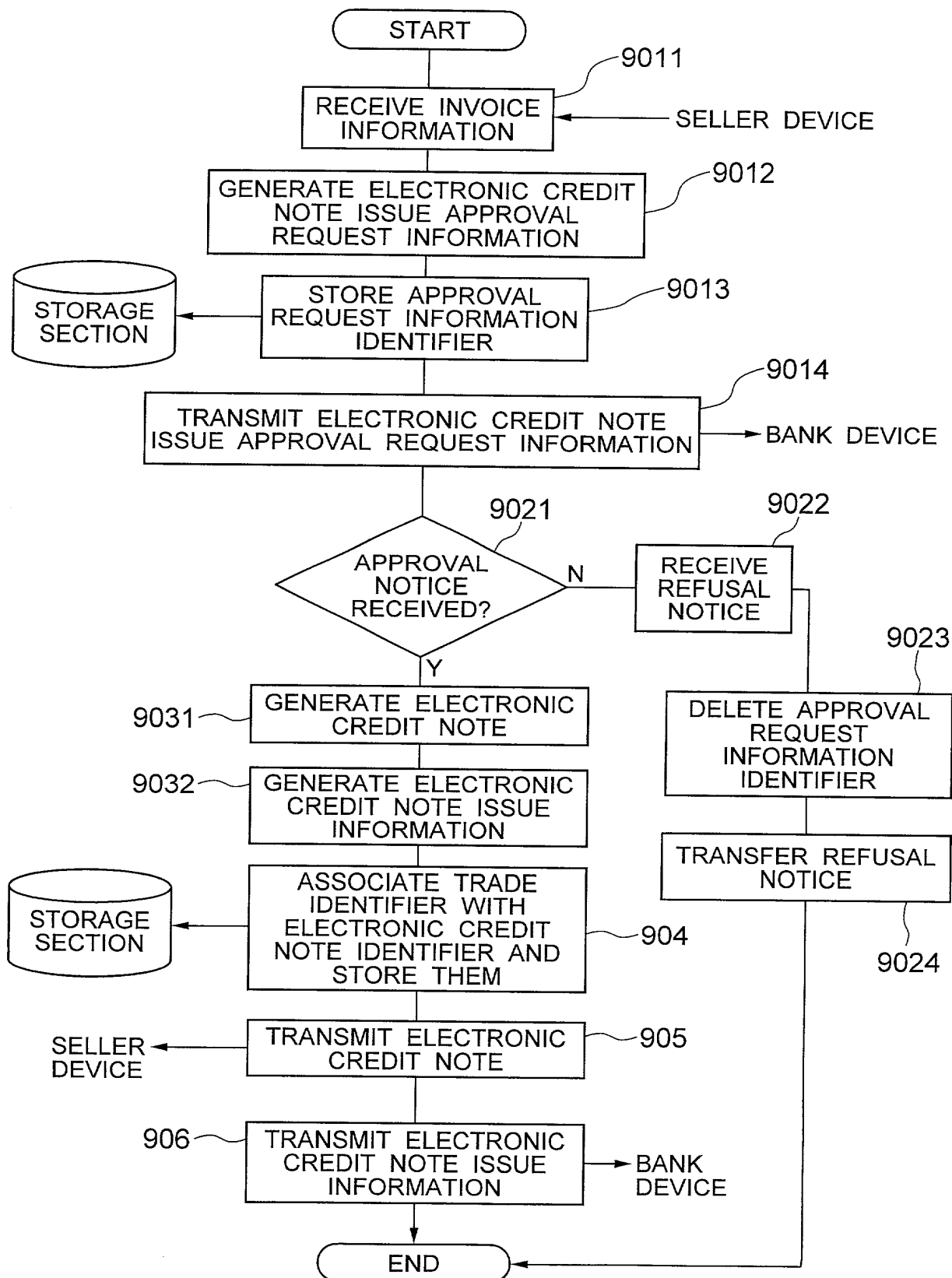


FIG. 8



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FIG. 9



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FIG. 10

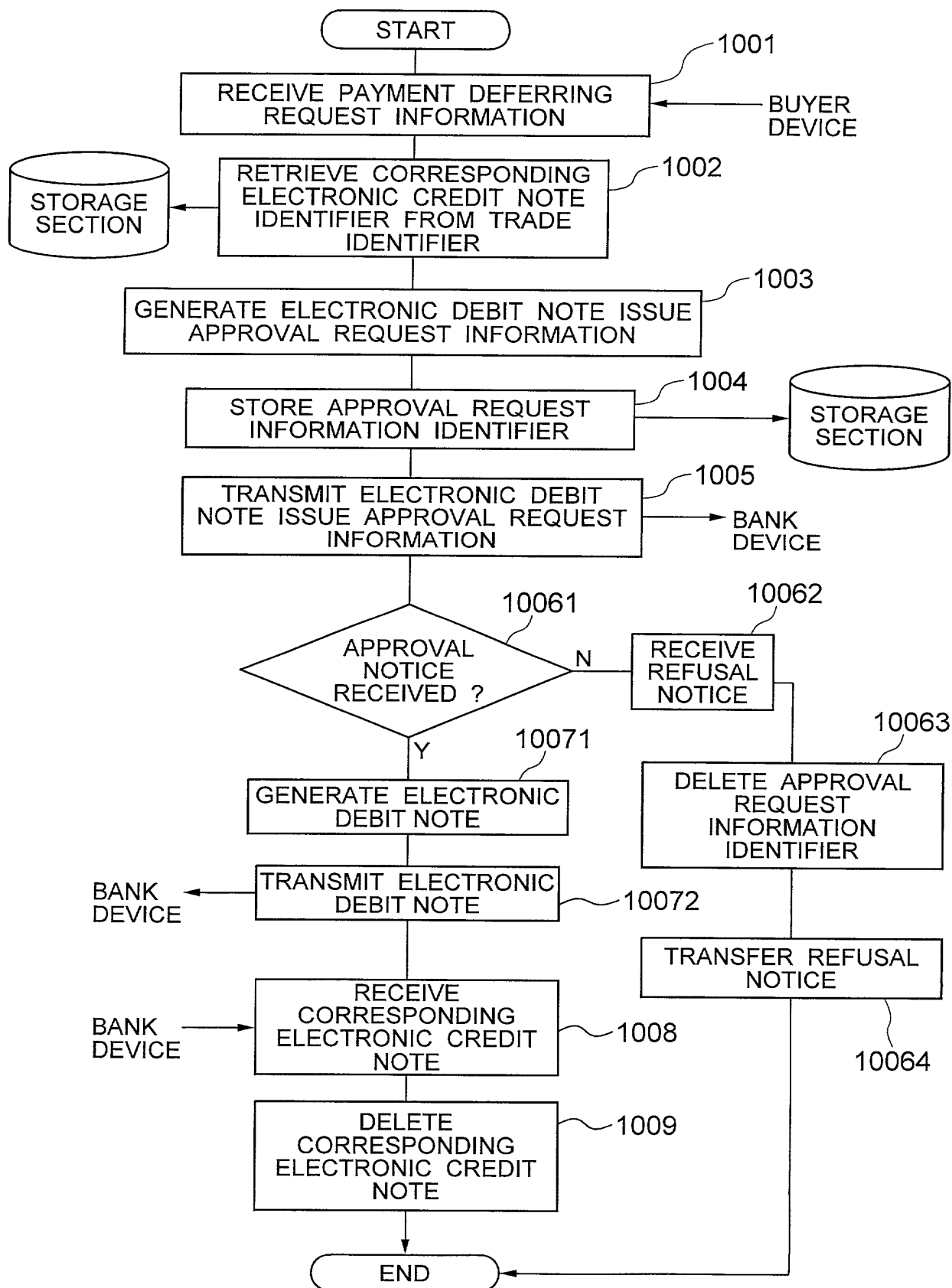
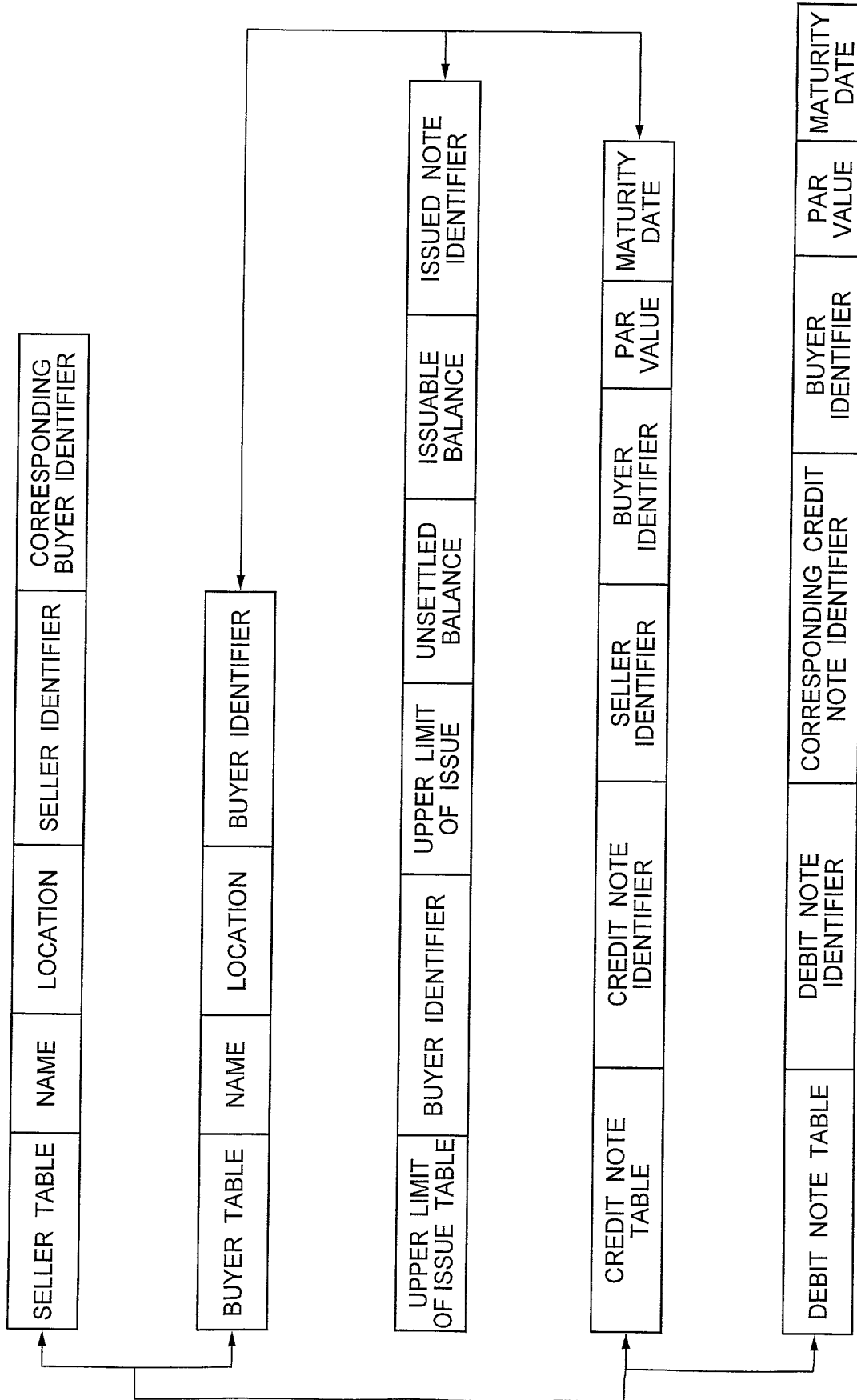


FIG. 11

FIG. 11



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FIG. 12

No.0015000

...ELECTRONIC CREDIT NOTE... GLOBAL INTER-COMPANY CREDIT NOTE

RECEIPTOR : A

ISSUE DATE 2000.05.01

EUR95,000***

PAYMENT DATE : 01.AUGUST (90 DAYS AFTER ISSUED DATE)

ISSUER: B

--- CHIYODA-KU, TOKYO

Applicant: Takashi Yoshifuku, et al.

Title: Settlement Device and Method

Atty Docket No. 16869S-032200

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FIG. 13

A		OK		GIN INFORMATION		X BANK Y BRANCH	
TRADE IDENTIFIER	PAYMENT AMOUNT	PAYMENT DATE	PAYMENT FORM	PAYMENT DATE	INTEREST	TOTAL	
0015000	EUR 95,000	01. August 2000	DUE	-90	6.45%	EUR 93.489	
	JPY 9,500,000			01, May.00		JPY 9,346,813	
	FOREX 1EUR= 100JYEN		DATE	-30 ▼	6.45%	EUR 94.489	
			MATURITY	-0		JPY 9,448,940	
					0%	EUR 95.000	
				01, Aug.00		JPY 9,500.00	

FIG. 14

PAYER		1411		1412		OK		SELLER : B		X BANK Z BRANCH	
DEBIT NOTE IDENTIFIER		CURRENCY	VALUE			ACCEPTED					
No.00000001		EUR	100,000			REQUEST				INTEREST	
GIN PLUS INFORMATION						DUE		1421		2000.08.01	
						OVER DUE		1422		2000.08.01	
						GIN PLUS		+30		2000.08.01	
								▼		6.45%	

Applicant: Takashi Yoshifuku, et al.

Title: Settlement Device and Method

Atty Docket No. 16869S-032200

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FIG. 15

No.0000001

—ELECTRONIC DEBIT NOTE— GLOBAL INTER-COMPANY CREDIT NOTE

RECEIPTOR : C

ISSUE DATE 2000.05.01

EUR100,000***

PAYMENT DATE : 01.SEPTEMBER (90 DAYS + 30 DAYS AFTER ISSUED DATE)

ISSUER : B

--- CHIYODA-KU, TOKYO